

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
New Jersey**In Re: **Marquis Quewon Dwah**Case No.: **21-14197**Judge: **MBK**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**☐ Original☒ Modified/Notice Required

Date:

**11/9/2022**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ DGB Initial Debtor: /s/ MQD Initial Co-Debtor \_\_\_\_\_

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 400.00 Monthly to the Chapter 13 Trustee, starting in June 2021 for approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Refinance of real property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- ☐ Loan modification with respect to mortgage encumbering property:  
Description: \_\_\_\_\_  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Goldman & Beslow LLC	Attorney fees	Hourly fee per retainer agreement after filing a fee application with Court.
Albert Russo, Esq., Chapter 13 Trustee	Trustee commissions	Unknown
Internal Revenue Service	Taxes	\$0.00
State of New Jersey Division of Taxation	Taxes	\$0.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Canterbury at Piscataway C.A.	HOA arrears	\$690.00	n/a	\$690.00	ongoing payments

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Wells Fargo Furniture	Secured furniture loan	\$500	To be treated as fully unsecured and paid pro rata. Claim to be amended by secured creditor upon entry of confirmation order.

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Creditor

Toyota Financial Services - Auto loan current  
Flagstar Bank - Mortgage current through loan modification

**g. Secured Claims to be Paid in Full Through the Plan** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected,

except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☒

**NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Commissions
- 2) Other Administrative Claims - including Attorney Fees & Costs
- 3) Priority Claims
- 4) Secured Claims
- 5) Lease Arrearages
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/27/2021

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Accounting for loan modification and clarifying secured condo claim should be paid through plan	Accounting for loan modification by removing the payment of mortgage arrears and paying for applicable commitment period

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 9, 2022

/s/ Marquis Quewon Dwah

Marquis Quewon Dwah

Debtor

Date: \_\_\_\_\_

Joint Debtor

Date: November 9, 2022

/s/ David Beslow, Esq.

David Beslow, Esq. 5300

Attorney for the Debtor(s)

In re:  
Marquis Quewon Dwah  
Debtor

Case No. 21-14197-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 10, 2022

User: admin  
Form ID: pdf901

Page 1 of 4  
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2022:

Recip ID	Recipient Name and Address
db	+ Marquis Quewon Dwah, 227 Bexley Lane, Piscataway, NJ 08854-2183
519216855	Atlantic Health System, PO BOx 21385, New York, NY 10087-1385
519331865	+ Canterbury at Piscataway Condominium Association, c/o Radom & Wetter, 245 Route 22 West, Suite 102, Bridgewater, NJ 08807-2560
519271036	+ Canterbury at Piscataway, C.A., c/o Towne & Country Management, 711 Sycamore Avenue, Red Bank, NJ 07701-4921
519216864	+ Chrysler Capital, PO Box 660647, Dallas, TX 75266-0647
519216890	+ Hackensack Meridian Health, PO Box 48028, Newark, NJ 07101-4828
519216889	+ Hackensack Meridian Health, 343 Thornall Street, Edison, NJ 08837-2209
519216891	+ Hackensack Meridian Urgent Care, 484 Temple Hill Road, Suite 104, New Windsor, NY 12553-5529
519216894	+ Kessler Professional Services, P.O. Box 827832, Philadelphia, PA 19182-7832
519216893	+ Kessler c/o, AR Resources, PO Box 1056, Blue Bell, PA 19422-0287
519216897	+ PrimeLending, Attn: Bankruptcy, 18111 Preston Rd, Ste 900, Dallas, TX 75252-6601
519216898	PrimeLending, Servicing Department, Dallas, TX 75252
519216901	Robert Wood Johnson Health Network, P.O. Box 251, South Amboy, NJ 08879-0251
519216913	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
519216914	Summit Medical Group, Business Office Admin., 150 Floral Avenue, Moonachie, NJ 07074
519216916	+ Summit Medical Group, P.O. Box 416785, Boston, MA 02241-0001
519216915	+ Summit Medical Group, P.O. Box 167, Newark, NJ 07101-0167
519216917	Summit Medical Group, 150 Floral Avenue, New Providence, NJ 07974-1557
519216933	+ Wells Fargo/Furniture Marketing Group, Po Box 14517, Des Moines, IA 50306-3517
519216932	+ Wells Fargo/Furniture Marketing Group, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 20

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 10 2022 21:06:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 10 2022 21:06:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519216856	^ MEBN	Nov 10 2022 21:00:34	BCA Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
519216863	Email/Text: BKelectronicnotices@cenlar.com	Nov 10 2022 21:05:00	CENLAR/Central Loan, Po Box 77404, Ewing, NJ 08628
519216866	Email/Text: jaxbanko@td.com	Nov 10 2022 21:04:00	Chrysler Credit Financial, P.O. Box 8065, Royal Oak, MI 48068
519216870	Email/Text: jaxbanko@td.com	Nov 10 2022 21:04:00	Chrysler Financial, 400 Horsham Road, Horsham, PA 19044
519216869	Email/Text: jaxbanko@td.com	Nov 10 2022 21:04:00	Chrysler Financial, Attention: Bankruptcy, P.O. Box 860, Roanoke, TX 76262
519216867	Email/Text: jaxbanko@td.com	Nov 10 2022 21:04:00	Chrysler Financial, P.O. Box 9001921, Louisville,

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			KY 40290
519216857	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 10 2022 21:23:41	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519216860	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 10 2022 21:23:31	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519244883	+ Email/PDF: ebn_ais@aisinfo.com	Nov 10 2022 21:23:41	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519216865	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 10 2022 21:06:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
519216868	+ Email/Text: jaxbanko@td.com	Nov 10 2022 21:04:00	Chrysler Financial, P.O. Box 9218, Farmington Hills, MI 48333-9218
519216872	Email/Text: mrdiscen@discover.com	Nov 10 2022 21:04:00	Discover Financial, Pob 15316, Wilmington, DE 19850
519222910	Email/Text: mrdiscen@discover.com	Nov 10 2022 21:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519216871	+ Email/Text: mrdiscen@discover.com	Nov 10 2022 21:04:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519216873	^ MEBN	Nov 10 2022 20:59:08	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519216874	^ MEBN	Nov 10 2022 20:59:11	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
519216875	^ MEBN	Nov 10 2022 21:00:47	Experian, P.O. Box 2002, Allen, TX 75013-2002
519216876	^ MEBN	Nov 10 2022 21:00:10	Experian, P.O. Box 4500, Allen, TX 75013-1311
519263951	Email/Text: cashiering-administrationservices@flagstar.com	Nov 10 2022 21:06:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
519216877	+ Email/Text: bncnotifications@pheaa.org	Nov 10 2022 21:05:00	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216881	+ Email/Text: bncnotifications@pheaa.org	Nov 10 2022 21:05:00	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519216885	+ Email/Text: cashiering-administrationservices@flagstar.com	Nov 10 2022 21:06:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
519216886	+ Email/Text: cashiering-administrationservices@flagstar.com	Nov 10 2022 21:06:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519216887	+ Email/Text: EBNBKNOT@ford.com	Nov 10 2022 21:06:00	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
519216892	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 10 2022 21:05:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519216895	+ Email/Text: SM-Rehab-Bankruptcies@selectmedical.com	Nov 10 2022 21:06:00	Kessler Professional Services, 300 Market Street, Saddle Brook, NJ 07663-5318
519216896	+ Email/Text: SM-Rehab-Bankruptcies@selectmedical.com	Nov 10 2022 21:06:00	Kessler Rehabilitation Hospital, P.O. Box 827914, Philadelphia, PA 19182-7914
519254303	Email/PDF: resurgentbknofications@resurgent.com	Nov 10 2022 21:12:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519216899	+ Email/Text: rwjebn@rwjbh.org	Nov 10 2022 21:06:00	Robert Wood Johnson, 1 Robertwood Johnson Place, P.O. Box 2501, New Brunswick, NJ 08901-1966
519216900	+ Email/Text: rwjebn@rwjbh.org	Nov 10 2022 21:06:00	Robert Wood Johnson, 379 Campus Drive, 2nd Floor, Somerset, NJ 08873-1161
519216902	+ Email/Text: rwjebn@rwjbh.org	Nov 10 2022 21:06:00	Robert Wood Johnson University Hospital, One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966

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519216903	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 10 2022 21:06:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
519216904	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 10 2022 21:06:00	Santander Consumer USA, Po Box 961212, Fort Worth, TX 76161-0212
519274792	+ Email/Text: bncmail@w-legal.com	Nov 10 2022 21:06:00	Select Medical, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519216905	+ Email/Text: clientservices@simonsagency.com	Nov 10 2022 21:06:00	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216909	+ Email/Text: clientservices@simonsagency.com	Nov 10 2022 21:06:00	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216919	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:47	Syncb/hdceap, C/o Po Box 965036, Orlando, FL 32896-0001
519216918	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:34	Syncb/hdceap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519216920	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:48	Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519216921	+ Email/PDF: gecsed@recoverycorp.com	Nov 10 2022 21:01:48	Synchrony Bank/PC Richards & Sons, C/o Po Box 965036, Orlando, FL 32896-0001
519216922	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 10 2022 21:05:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
519216923	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Nov 10 2022 21:05:00	Toyota Financial Services, Po Box 9786, Cedar Rapids, IA 52409-0004
519273844	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Nov 10 2022 21:05:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519216924	^ MEBN	Nov 10 2022 21:00:20	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
519216925	^ MEBN	Nov 10 2022 21:00:26	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519216929	+ Email/Text: EDBKNotices@ecmc.org	Nov 10 2022 21:04:00	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519216926	+ Email/Text: ECMCBKNotices@ecmc.org	Nov 10 2022 21:06:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519231639	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 10 2022 21:23:26	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519271037	*+	Canterbury at Piscataway, C.A., c/o Towne & Country Management, 711 Sycamore Avenue, Red Bank, NJ 07701-4921
519216858	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519216859	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519216861	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519216862	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
519216878	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216879	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216880	*+	Fedloan, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
519216882	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610

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519216883	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519216884	*+	Fedloan, Pob 60610, Harrisburg, PA 17106-0610
519216888	*+	Ford Motor Credit Comp, Pob 542000, Omaha, NE 68154-8000
519216906	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216907	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216908	*+	Simon's Agency, Inc., Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
519216910	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216911	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216912	*+	Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176
519216930	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519216931	*+	U.S. Department of Education, Po Box 5609, Greenville, TX 75403-5609
519216927	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408
519216928	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 12, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2022 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
David G. Beslow	on behalf of Debtor Marquis Quewon Dwah yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubilee bk.net
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Mark Goldman	on behalf of Debtor Marquis Quewon Dwah yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubilee bk.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6